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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Janelle	
	First name	First name
Write the name that is on your government-issued	R	
picture identification (for	Middle name	Middle name
example, your driver's	Holmes	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you	First name	First name
have used in the last 8 years	i iist iidiile	i iist riairie
o years	Middle name	Middle name
Include your married or	THI GOLD THAT TO	Widale Hallie
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits	XXX - XX- 0763	xxx - xx-
of your Social	XXX - XX	*** - ***
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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Debtor 1 Janelle First Name	R Holmes Middle Name Last Name	Case number (if known)
T HOLIVAINO	Wilder Harris East Harris	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	2737 W 87th St Number Street	Number Street
	Evergreen Park Illinois 60805	
	City State Zip Code Cook	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Janelle	R Middle Nove	Holmes	Case number (if known)	
First Name	Middle Name	Last Name		
Part 2: Tell the Cou	urt About Your Bankruptcy	/ Case		
7. The chapter of the Bankruptcy Code are choosing to under	le you Bankruptcy (Form B2	ief description of each, see <i>Notice Re</i> c 2010)). Also, go to the top of page 1 ar		
8. How you will pay fee	more details abordashier's check, may pay with a company with a co	ntire fee when I file my petition. Prout how you may pay. Typically, if your money order If your attorney is credit card or check with a pre-prince fee in installments. If you choose ay Your Filing Fee in Installments (in the bearing) of the property	you are paying the fee you so submitting your paymer ted address. See this option, sign and at Official Form 103A). It this option only if you and may do so only if your size and you are unable to	re filing for Chapter 7. By law, a income is less than 150% of pay the fee in installments). If
9. Have you filed for bankruptcy with last 8 years?		Where we have a second control of the second	MM / DD / YYYYY Case nur MM / DD / YYYYY	mber
10. Are any bankrup cases pending o being filed by a spouse who is no filing this case w you, or by a busi partner, or by ar affiliate?	Yes. Debtor ot ith ness Debtor	<u>W</u> he	Case num MM / DD / YYYY Relation:	ship to you mber, if knownship to you mber, if known
11. Do you rent you residence?	Yes. Has your lar	ndlord obtained an eviction judgment		

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R Holmes Debtor 1 Janelle Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Janelle
 R
 Holmes
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Janelle First Name		lolmes Case	e number (if known)
	estions for Reporting Purposes	ast ivaine	
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	primarily for a personal, far business debts? Business debts? Business debts? business	ner debts are defined in 11 U.S.C. § 101(8) as nily, or household purpose." debts are debts that you incurred to obtain peration of the business or investment. er debts or business debts.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fundamental No.		any exempt property is excluded and administrative oute to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million
Part 7: Sign Below			
For you	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain	apter 7, I am aware that I m I understand the relief avail I I did not pay or agree to p ned and read the notice req	f perjury that the information provided is true and ay proceed, if eligible, under Chapter 7, 11,12, or 13 able under each chapter, and I choose to proceed ay someone who is not an attorney to help me fill uired by 11 U.S.C. § 342(b). nited States Code, specified in this petition.
	I understand making a false stat	ement, concealing property ase can result in fines up to	y, or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 years, or
	/s/ Janelle Holmes Signature of Debtor 1		Signature of Debtor 2
	Executed on 3/10/2017 MM / DD		Executed on

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Debtor 1 Janelle	R	Holmes	Case number (if k	known)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Elizabeth Placek		Date	3/10/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	201111001			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			_	
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Janelle	R	Holmes	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	<u>.</u>
Case number (If known)	_			

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
O. In al. In A/D D. and (O/Field Four 400A/D)	
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Sopy line 35, Total leaf estate, Itolii <i>Collectule ND</i>	¢0.049.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,048.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,048.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$12,579.07
Your total liabilities	\$12,579.07
art 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses . Schedule I: Your Income (Official Form 106I)	
·	\$1,479.27

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R Holmes Debtor 1 Janelle _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,282.84 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$2,696.28 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$2,696.28

9g. Total. Add lines 9a through 9f.

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Fill in this	information to iden	tify your case:	-	
Debtor 1	Janelle	R	Holmes	
Debtor 1	First Name	Middle N		_
Debtor 2 (Spouse, if fil	ing) First Name	AA'-I-II- A	L. I. M.	_
(Spouse, II III	ing) First Name	Middle N	ame Last Name	
United Sta	ites Bankruptcy Cou	rt for the: Northern	District of Illinois (State)	_
Case num	ber		(Otato)	
(If known)				Check if this is an
Officia	I Form 106	<u>4/B</u>		amended filing
Sched	dule A/B: F	Property		12/1
category v responsibl write your	where you think it f e for supplying cor name and case nu	its best. Be as complete a rect information. If more s mber (if known). Answer e	nd accurate as possible. If two marr pace is needed, attach a separate s very question.	s in more than one category, list the asset in the ied people are filing together, both are equally heet to this form. On the top of any additional pages,
Part 1:	Describe Each F	Residence, Building, Lai	nd, or Other Real Estate You Ow	vn or Have an Interest In
	-	egal or equitable interest	n any residence, building, land, or s	imilar property?
✓	No. Go to Part 2	_		
	Yes. Where is the p	roperty?		
1.1			What is the property? Check all that	apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
1.1	Street address, if av	ailable, or other description	Single-family home Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
			Condominium or cooperative	Current value of the Current value of the
			Manufactured or mobile home	entire property? portion you own?
	Number Street		Land	Describe the neture of your ownership
	Trumber Officer		Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City	State Zip Code	Timeshare Other	the entireties, or a life estate), if known.
			Who has an interest in the property	Check if this is community property (see instructions)
			one. Debtor 1 only	Ш
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and an	other
			Other information you wish to add	about this item, such as local
If you	own or have more th	nan one list here:	property identification number:	
n you	own or navo more a	Tall offic, not from.	What is the property? Check all that	
1.2	Street address if av	ailable, or other description	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Olicet address, ii av	anable, or other description	Duplex or multi-unit building	Current value of the Current value of the
			Condominium or cooperative	entire property? portion you own?
			Manufactured or mobile home Land	
	Number Street	:	Investment property	Describe the nature of your ownership
			Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City 5	State Zip Code	Other	
			Who has an interest in the property one.	y? Check if this is community property (see instructions)
			Debtor 1 only	<u> </u>
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	other
			At least one of the debtors and an	
			Other information you wish to add property identification number:	about this item, such as local

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	Janelle First Name	R Middle Name	Holmes Case I	number (if known)	
	eet address, if available, or othe mber Street		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	the amount of any secu Creditors Who Have Class Current value of the entire property? Describe the nature of	-
Cit	y State		Timeshare Other Who has an interest in the property? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this	one. (see instructions)	
	I the dollar value of the port ave attached for Part 1. Writ	on you own for e that number h	L	entries for pages	
Do you ov you own 3. Cars, v	that someone else drives. If yo ans, trucks, tractors, sport utilit o	u lease a vehicle,	st in any vehicles, whether they are registere also report it on Schedule G: Executory Contrac rcycles	-	
3.1			Who has an interest in the property? Chone. Debtor 1 only	the amount of any secu	claims or exemptions. Put
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property instructions)		ured claims on Schedule D: laims Secured by Property. Current value of the portion you own?

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	Janelle	R	Holmes	Case number		
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	perty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors vvno Have Cia	aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors ar	nd another		
			Check if this is community			
			instructions)	property (see		
			,			
3.4	Make		Who has an interest in the pro one.	perty? Check	Do not deduct secured the amount of any secu	claims or exemptions. F
	Model: Year:				,	aims Secured by Propert
	Approximate mileage:		Debtor 1 only		Greatione vine riave old	anno occured by Tropons
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors ar	nd another		
			Check if this is community	property (see		
			instructions)			
Exan	nples: Boats, trailers, motor No		ner recreational vehicles, other ve ft, fishing vessels, snowmobiles, mo			
Exan	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other ve ft, fishing vessels, snowmobiles, mo Who has an interest in the pro	torcycle accessor	Do not deduct secured	
Exam	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pro	torcycle accessor	Do not deduct secured the amount of any secu	
Exam	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the proone. Debtor 1 only	torcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
Exam	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the proone. Debtor 1 only Debtor 2 only	torcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule hims Secured by Propert Current value of the
Exam	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the proone. Debtor 1 only	torcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only	torcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule hims Secured by Propert Current value of the
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only	torcycle accessor perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule hims Secured by Propert Current value of the
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar	torcycle accessor perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule hims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)	operty? Check Indianother Typroperty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule hims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community	operty? Check Indianother Typroperty (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors are Check if this is community instructions) Who has an interest in the pro	operty? Check Indianother Typroperty (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors are Check if this is community instructions) Who has an interest in the proone.	operty? Check Indianother Typroperty (see	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Creditors	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. F ured claims on Schedule aims Secured by Propert
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only	operty? Check Indianother Typroperty (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Other information: Make Model: Year:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 2 only on the debtors ar Debtor 3 only one. Debtor 4 only Debtor 5 only Debtor 1 only Debtor 1 only Debtor 1 only	operty? Check and another property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only	operty? Check nd another property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims or schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the portion you own? claims or exemptions. Fured claims on Schedule of the current value of the

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Holmes Debtor 1 Janelle Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... (2)TV (1)Cellphone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$700.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1375.00 for Part 3. Write that number here

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Debtor 1 Janelle Holmes Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Guaranty Bank \$350.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Janelle	R	Holmes	Case number (if known)	
	First Name	Middle Name	Last Name		_
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe Issuer name:	checks, promissory no	tes, and money orders.	
21.	_), thrift savings accounts	s, or other pension or profit-sharing plans	
	No ✓ Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	401K Through emplo	yer	\$200.00
	separatery.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:	,———		_
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			_
		Water:			_
		Rented furniture:			_
		Other:			_
23.		or a periodic payment of money to	o you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debte	tor 1 Janelle	H Middle News	Holmes	Case number (if known)	
24.			Last Name fied ABLE program, or ur	nder a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), a	ind 529(b)(1).			
	✓ No Institution name and Yes	d description. Separately	file the records of any inter	rests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future intere	ests in property (other	than anything listed in li	ne 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.	Patents, copyrights, trademarks	trade secrets and of	ther intellectual property		
20.	Examples: Internet domain names,				
	✓ No				
	Yes. Describe				
27.	Licenses, franchises, and other	general intangibles			
	Examples: Building permits, exclusi	-	association holdings, liquo	or licenses, professional licenses	
	✓ No Yes. Describe				
Man					Comment value of the
Mon	ney or property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions
	ney or property owed to you? Tax refunds owed to you				portion you own?
	Tax refunds owed to you				portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you	2016 Tax Refu	nd	Federal:	portion you own? Do not deduct secured claims or exemptions. \$123.00
	Tax refunds owed to you No Yes. Give specific information	ether ns	nd	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including wh you already filed the return and the tax years	ether ns	nd		portion you own? Do not deduct secured claims or exemptions. \$123.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether ns		State:	portion you own? Do not deduct secured claims or exemptions. \$123.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether ns imony, spousal support		State: Local: ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$123.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether ns imony, spousal support		State: Local: ce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$123.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether ns imony, spousal support		State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$123.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether ns imony, spousal support		State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$123.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether ns imony, spousal support		State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$123.00 \$123.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether is		State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$123.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether is imony, spousal support	, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$123.00 \$123.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, including whyou already filed the return and the tax years	ether is imony, spousal support	, child support, maintenand	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$123.00 \$123.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, including wh you already filed the return and the tax years	ether is imony, spousal support	, child support, maintenand	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$123.00 \$123.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor '	1 Janelle	R	Holmes	Case number (if known)	<u></u>
		First Name	Middle Name	Last Name		
31.		terests in insurance camples: Health, disab		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
		No Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	lf y		y of a living trust, expect p	someone who has died proceeds from a life insurance polic	ry, or are currently entitled to receive	
		Yes. Describe				
33.				you have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	✓	No Yes. Describe				
34.		ther contingent and set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	∠	No Yes. Describe				
35.	An	ny financial assets y	ou did not already list			
	✓	No Yes. Describe				
36.			•	n Part 4, including any entries fo		\$673.00
5	_	Describe Amy D	uniu ana Dalata d Dua	mort Voy Own or How on	urtens at las List auronal autota in Dan	
Part					nterest In. List any real estate in Par	τι.
37.	Do	you own or have a	ny legal or equitable in	terest in any business-related pr		
	✓	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Ac	ccounts receivable o	or commissions you alre	eady earned		
	✓	No Yes. Describe				
39.			nishings, and supplies ated computers, software	, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	etronic devices
	∠	No Yes. Describe				

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Debt	tor 1 Janelle	R	Holmes	Case number (if known)	
40	First Name	Middle Name	Last Name	arra da	
40.		equipment, supplies you	use in business, and tools of yo	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	Tes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				<u> </u>
					-
					_
43.	Customer lists, mailing	g lists, or other compilati	ons		
	✓ No				
	Yes. Do your lists i	include personally identifiat	ole information (as defined in 11	U.S.C. § 101(41A))?	
	No No Door	orib o			
	Yes. Desc	71De			
44.	Any business-related	property you did not alre	eady list	·	
	√ No				
	Yes. Give specific				
	information				
					<u> </u>
					<u> </u>
			-		-
15 A	dd the deller velue of	all of your ontring from D	ort E including any ontrice for	nagas yay baya attachad	
			art 5, including any entries for		
<u> </u>	<u> </u>				
Part		arm- and Commercian interest in farmland, list it in		y You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable int	erest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, p	outtry farm-raised fish			
		ounty, taitii-taiseu listi			
	✓ No				
	Yes. Describe				

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	or 1 Janelle First Name	Middle Name	Holmes Last Name	Case number (if known)	
40			Last Name		
48.	Crops-either growing or	narvested			
	✓ No				
	Yes. Describe				
40	Form and fishing agricum		Evelunas and tools of two	1.	
49.	rarm and lishing equipm	nent, implements, machinery, f	iixtures, and tools of trac	le	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplie	s chemicals and feed			
00.		o, onemours, and reed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commerc	ial fishing-related property you	ı did not already list		
	.✓ No				
	<u> </u>				
	Yes. Describe				
EO A	dd tha dallau walna af all d	of your entries from Part 6, inc	ludina onu ontrico for no	man yayı bayın attachad	
		iere			
>					
Part	7: Describe All Prope	erty You Own or Have an Ir	nterest in That You Di	d Not List Above	
	Do you have other prope	rty of any kind you did not alre		d Not List Above	
		rty of any kind you did not alre		d Not List Above	
	Do you have other prope	rty of any kind you did not alre		d Not List Above	7
	Do you have other prope Examples: Season tickets, No Yes. Give specific	rty of any kind you did not alre		d Not List Above	
	Do you have other prope Examples: Season tickets, No	rty of any kind you did not alre		d Not List Above	
	Do you have other prope Examples: Season tickets, No Yes. Give specific	rty of any kind you did not alre		d Not List Above	
	Do you have other prope Examples: Season tickets, No Yes. Give specific	rty of any kind you did not alre		d Not List Above	
53.	Do you have other prope Examples: Season tickets, ✓ No Yes. Give specific information	rty of any kind you did not alre country club membership	eady list?	d Not List Above	
53.	Do you have other prope Examples: Season tickets, ✓ No Yes. Give specific information	rty of any kind you did not alre country club membership	eady list?		
53.	Do you have other prope Examples: Season tickets, ✓ No Yes. Give specific information	rty of any kind you did not alre country club membership	eady list?		
53.	Do you have other prope Examples: Season tickets, ✓ No Yes. Give specific information	rty of any kind you did not alre country club membership	eady list?		
53.	Do you have other prope Examples: Season tickets, ✓ No Yes. Give specific information	rty of any kind you did not alre country club membership	eady list?		
53.	Do you have other prope Examples: Season tickets, No Yes. Give specific information	rty of any kind you did not alre country club membership of your entries from Part 7. Wri	eady list?		>
53.	Do you have other prope Examples: Season tickets, No Yes. Give specific information	rty of any kind you did not alre country club membership	eady list?		
53. 54. A	Do you have other prope Examples: Season tickets, No Yes. Give specific information	rty of any kind you did not alre country club membership of your entries from Part 7. Wri	eady list?		
53. 54. A	Do you have other prope Examples: Season tickets, No Yes. Give specific information	rty of any kind you did not alre country club membership of your entries from Part 7. Wri	eady list?		>
53. 54. A Part	Do you have other prope Examples: Season tickets, No Yes. Give specific information	rty of any kind you did not alre country club membership of your entries from Part 7. Wri	eady list?		>
53. 54. A Part 55.	Do you have other prope Examples: Season tickets, No Yes. Give specific information Indicate the dollar value of all of the dol	rty of any kind you did not alre country club membership of your entries from Part 7. Wri	eady list?		
53. 54. A Part 55. 56. 57.F	Do you have other prope Examples: Season tickets, No Yes. Give specific information Indicate the dollar value of all of the dol	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	eady list?		
53. 54. A Part 55. 56. 57.F	Do you have other prope Examples: Season tickets, No Yes. Give specific information Indicate the dollar value of all of the dol	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	eady list?		
53. 54. A Part 55. 56. 57.F 58.F.	Do you have other prope Examples: Season tickets, No Yes. Give specific information Indicate the dollar value of all of the dol	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	ite that number here		>
53. Part 55. 56. 57. F 58. F 59.	Do you have other prope Examples: Season tickets, No Yes. Give specific information Idd the dollar value of all of the dollar v	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	ite that number here		
53. 54. A Part 55. 57. F 58. F 59. 60.	Do you have other prope Examples: Season tickets, No Yes. Give specific information The did the dollar value of all of the doll	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	ite that number here		
53. 54. A Part 55. 58. F 59. 60. 61.	Do you have other prope Examples: Season tickets, No Yes. Give specific information Cld the dollar value of all of the dollar v	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	\$1375.00 \$673.00		
53. 54. A Part 55. 58. F 59. 60. 61.	Do you have other prope Examples: Season tickets, No Yes. Give specific information Cld the dollar value of all of the dollar v	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	\$1375.00 \$673.00	▶	+ \$2048.00
53. 54. A Part 55. 58. F 59. 60. 61.	Do you have other prope Examples: Season tickets, No Yes. Give specific information Cld the dollar value of all of the dollar v	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	\$1375.00 \$673.00		+ \$2048.00
53. 54. A Part 55. 58. F 59. 60. 61.	Do you have other prope Examples: Season tickets, No Yes. Give specific information Cld the dollar value of all of the dollar v	rty of any kind you did not alre country club membership of your entries from Part 7. Wri Each Part of this Form ine 2	\$1375.00 \$673.00	▶	+ \$2048.00

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Fill in this information to identify your case:						
Debtor 1	Janelle	R	Holmes			
	First Name	Middle Name	Last Name	_		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	_		
United States Bankruptcy Court for the:		Northern	District of Illinois			
			(State)			
Case number (If known)				_		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.					
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Checking account, Guaranty Bank Line from Schedule A/B: 17	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Used Furniture Line from Schedule A/B: 06	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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R Holmes Debtor 1 Janelle Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$700.00 description: **✓** \$700.00 **Used Clothes** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 (2)TV (1)Cellphone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$75.00 description: **✓** \$75.00 **Used Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$123.00 description: \$123.00 Federal, 2016 Tax 100% of fair market value, up to any Refund applicable statutory limit Line from Schedule A/B: 28 735 ILCS 5/12-1006 Brief \$200.00 description:

\$200.00

100% of fair market value, up to any

applicable statutory limit

401(k) or similar plan,

Line from Schedule A/B:

401K Through employer

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					_		
Fill in the	his informa	tion to identify your ca	ase:				
Debtor	1 Ja	anelle	R	Holmes			
	Fi	irst Name	Middle Name	Last Name			
Debtor	2						
(Spouse,	if filing) F	irst Name	Middle Name	Last Name			
United	States Bank	cruptcy Court for the:	Northern	District of Illinois			
				(State)			
Case n							
(II KIIOWII)						No and alternation to the
Offic	cial Fo	orm 106D					Check if this is an mended filing
Sch	edule	D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more sp	oace is nee	•		e are filing together, both are equants of the entries, and attach it to t	•		
1. D	o any cred	litors have claims s	ecured by your proper	ty?			
V	No. Che	ck this box and subr	mit this form to the court	with your other schedules. You hav	e nothing else to repo	rt on this form.	
	Yes. Fill	in all of the informatio	n below.				
Part 1	List All	Secured Claims					
fo	r each claim	. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill in	this inforr	mation to identify your c	ase:			
Debt	or 1	Janelle	R	Holmes		
		First Name	Middle Name	Last Name		
Debt						
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If kno	number			(Otate)		
		orm 106E/F				Check if this is an amended filing
			ditors Who	Have Unse	cured Claims	12/1
other Form claim the e know	party to a 106A/B) a is that are ntries in the n).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim	nt could result in a claim. Dexpired Leases (Official I Des Secured by Property. If	Also list executory contracts form 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cr	editors have priority ur	secured claims against	you?		
	√ No. 0	Go to Part 2.				
	Yes.					
	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	ity and nonpriority amounts	s, list that claim here and show be. If you have more than two price	arately for each claim. For each claim ooth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Janelle R Holmes Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Blatt, Hasenmiller, Leibsker & Moore, LLC \$755.65 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10 S La Salle St Number Street As of the date you file, the claim is: Check all that apply. Suite 2200 Contingent Unliquidated 60603 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify <u>reference number: 1875835</u> Is the claim subject to offset? Yes 4.2 Cash Net USA \$308.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 175 W Jackson, Suite 1000 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60604 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ payday loan Is the claim subject to offset? **✓** No Yes 4.3 Chase Bank \$159.54 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 659732 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 San Antonio Texas City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Janelle R Holmes Case number (if known)
First Name Middle Name Last Name

Your NONPRIORITY Unsecured Claims - Continuation	ion Page	
After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street	When was the debt incurred?	\$1,500.00
Chicago Illinois 60680 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify DL #: H452-4368-1776	
ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$103.00
Credit Union 1 Nonpriority Creditor's Name 9441 S Kedzie Ave Number Street Evergreen Pk Illinois 60805 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Last 4 digits of account number When was the debt incurred?	\$996.72
	After listing any entries on this page, number them beginning City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street Chicago Illinois 60680 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes ComEd Nonpriority Creditor's Name 3 Lincoln Center Bankruptcy Section Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Credit Union 1 Nonpriority Creditor's Name 9441 S Kedzie Ave Number Street Evergreen Pk Illinois 60305 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Credit Union 1 Nonpriority Creditor's Name 9441 S Kedzie Ave Number Street Evergreen Pk Illinois 60305 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. City of Chicago - Parking and red Light Tlöckets Nonpriority Creditor's Name Street

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Debtor 1 Janelle R Holmes Case number (if known)
First Name Middle Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim				
4.7	EASTERN ACCOUNT SYSTEM	Last 4 digits of account number	\$62.13				
	Nonpriority Creditor's Name 304 FEDERAL ROAD	When was the debt incurred? n/a					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		- Contingent					
	BROOKFIELD Connecticut 06804	Unliquidated					
	City State Zip Code	Disputed					
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts					
	Check if this claim relates to a community debt	✓ Other. Specify 31741013					
	Is the claim subject to offset?						
	No						
	Yes						
4.8	Holmes, Janelle Nonpriority Creditor's Name	- Last 4 digits of account number	\$2,620.00				
	9540 S Yates Blvd	When was the debt incurred?n/a					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		- Contingent					
	Chicago Illinois 60617	Unliquidated					
	ChicagoIllinois60617CityStateZip Code	- Disputed					
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:					
	Debtor 1 only	Student loans					
	Debtor 2 only	Obligations arising out of a separation agreement or					
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims					
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts					
	Check if this claim relates to a community debt	Other. Specify case number: 2016-M1-713653					
	Is the claim subject to offset?	_					
	✓ No						
	Yes						
4.9	MACYS Nonpriority Creditor's Name	- Last 4 digits of account number	\$361.24				
	pO box 183083	When was the debt incurred?n/a					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		- Contingent					
	Columbus Ohio 43218	Unliquidated					
	City State Zip Code	Disputed					
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar					
	Check if this claim relates to a community debt	debts Other. Specify 6035-3414-2384-8542					
	Is the claim subject to offset?						
		✓ Other. Specify					

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R Holmes Debtor 1 Janelle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 MRC Receivable Corp \$813.08 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? c/o: Arthur B Adler & Assoc As of the date you file, the claim is: Check all that apply. 25 E Washington Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify case number: 2007-M1-131560 Is the claim subject to offset? **✓** No Yes Peoples Gas 4.11 \$656.43 Last 4 digits of account number _ Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Gas Bill-Harris & Harris Acct #: Other. Specify 29674239 Is the claim subject to offset? **✓** No Yes 4.12 Rosie, James \$1,547.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 213 E 113th St n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60628 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify case number: 2012-M1-700046 Is the claim subject to offset?

✓ No Yes

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Debtor	1 Janelle	R		Holmes	Case number (if known)				
	First Name	Middle Na		ast Name					
Part 2:									
	After listing any entries	s on this page, nu	imber them begin	ning with 4.5, foll	owed by 4.6, and so forth.	Total claim			
4.13	US Department of EDUC			Last 4 d	gits of account number	\$2,696.28			
	PO Box 105028	iiie		When wa	as the debt incurred? n/a				
	Number Stre	et		Ac of the	data vary file the claim in Charle all that apply				
					e date you file, the claim is: Check all that apply. tingent				
					_				
	Atlanta	Georgia	30348	Unlic	quidated				
	City	State	Zip Code	Disp	uted				
	Who incurred the debta	? Check one.		Type of I	NONPRIORITY unsecured claim:				
	<u> </u>			Stud	ent loans				
	Debtor 2 only								
	Debtor 1 and Debtor	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the de	ebtors and anothe	r	Debts to pension or profit-sharing plans, and othe debts					
	Check if this claim	relates to a com	munity debt	Othe	r. Specify				
	Is the claim subject to	offset?							
	✓ No								
	Yes								

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Debtor 1 Janelle R Holmes Case number (if known)
First Name Middle Name Last Name

collection agenc	y is trying to collect y here. Similarly, if y	from you for a deb ou have more that	ot you owe to some on one creditor for an	ne else, list the y of the debts th	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the lat you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.		
Blatt Hasenmille L	eibsker		On which entry in Part 1 or Part 2 did you list the original creditor?				
40.01 " 0: 0	200		l in a 4.40	- f (Ob l-			
10 S Lasalle, Ste 2 Number Street			Line <u>4.10</u>	of (Check one):	Part 1: Creditors with Priority Unsecured Claim		
Number Street	L			<i>5.1.5,1</i>	Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago	Illinois	60603		f account numbe			
City	State	Zip Code	Last 4 digits 0	i account numbe	<u> </u>		
Fichter, Paul B							
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
450 E 22NDST#2	50		Line 4.6	of (Check	Part 1: Creditors with Priority Unsecured Claim		
Number Street				one):	—		
					Part 2: Creditors with Nonpriority Unsecured Claims		
Lombard	Illinois	60148	Last 4 digits o	f account numbe			
City	State	Zip Code	Last 4 digits 0	i account numbe			
HARRIS & HARRIS	S LTD						
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
111 W JACKSON	BLVD S-400		Line 4.4	of (Check	Part 1: Creditors with Priority Unsecured Claim		
Number Street				one):	✓ Part 2: Creditors with Nonpriority Unsecured		
					Claims		
CHICAGO	Illinois	60604	Last 4 digits o	f account numbe	ar		
City	State	Zip Code		racocant name.			
MICHAEL W STU	TTLEY						
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
900 RIDGE ROAD	O 2FL		Line 4.8	of (Check	Part 1: Creditors with Priority Unsecured Claim		
Number Street	t			one):	Part 2: Creditors with Nonpriority Unsecured		
-			<u> </u>		Claims		
Homewood	Illinois	60430	Last 4 digits o	f account numbe	ar		
City	State	Zip Code		racocant name.			
HARRIS & HARRI	SLTD						
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
111 W JACKSON	BLVD S-400		Line 4.11	of (Check	Part 1: Creditors with Priority Unsecured Claim		
Number Street	t			one):	Part 2: Creditors with Nonpriority Unsecured		
			<u> </u>		Claims		
CHICAGO	Illinois	60604	Last 4 digits o	f account numbe	ar .		
City	State	Zip Code		. account number	··		
Comcast							
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
11621 E. Margina	al Way # 5		Line 4.7	of (Check	Part 1: Creditors with Priority Unsecured Claim		
Number Street	-			one):	✓ Part 2: Creditors with Nonpriority Unsecured		
			<u></u>		Claims		
Seattle	Washington	98168	Last 4 digits o	f account numbe	er		
City	State	Zip Code			<u></u>		
GC Services Limit	ed Partnership						
Name			On which entr	y in Part 1 or Pa	rt 2 did you list the original creditor?		
Po Box 3026			Line 4.9	of (Check	Part 1: Creditors with Priority Unsecured Claim		
Number Street	i			one):	✓ Part 2: Creditors with Nonpriority Unsecured		
					Claims		
Houston	Texas	77253	Last 4 digite o	f account numbe	ar .		
		Zip Code	uut + uigita 0	. account mumb	-·		

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Debtor 1 Janelle R Holmes Case number (if known)
First Name Middle Name Last Name

THISTING	THE WINDOWS LESS INVALING			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.		\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$2,696.28	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,882.79	
	Si Total Add lines St through Si	e:	\$12,579.07	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Janelle	R	Holmes
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this info	rmation to identify your c	ase:		
Debtor 1	Janelle	R	Holmes	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(State)	
(If known)				Check if this is an
				amended filing
Official	Form 106H			
Schedul	e H: Your Cod	lebtors		12/15
1. Do you ha		ou are filing a joint case, do	not list either spouse as a c	odebtor.)
Idaho, Lo			perty state or territory? (dashington, and Wisconsin.)	Community property states and territories include Arizona, California,
<u> </u>		er spouse, or legal equiva	lent live with you at the tim	e?
	No	op oddo, o. logal oquito	activities that you at all all	<u>.</u>
		y state or territory did yo	ı live?	_ Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	<u> </u>
0 1- 0-1	. 4. Bakallak	dana Banadinahadi		and the second of the second beautiful and the second seco
again as	a codebtor only if that p	erson is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 live listed the creditor on Schedule D (Official Form 106D), lule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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				9			
Fill in this i	information to identify	your case:					
Debtor 1	Janelle	R	Holme	S			
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last N	amo	- I ⊓.	An amended filing	
						A supplement showing post-p	etition chapter 13
United State the:	es Bankruptcy Court for	Northern	District of Illi	nois State)		expenses as of the following d	
Case numb	er		(C	naie)			
(lf known)						MM / DD / YYYY	
Officia	l Form 106I						
Sched	ule I: Your In	come					12/15
information spouse. If r number (if	n about your spouse. I	If you are separated and I, attach a separate she y question.	d your spous	se is not filing	g with you, do	r spouse is living with you not include information al ional pages, write your na	bout your
	our employment		Debtor 1			Debtor 2	
informa	ition.	Employment status	- Emplo	wood		- Employed	
	ave more than one job, separate page with		✓ Emplo	nployed		Employed Not Employed	
informat	tion about additional		LINOTE	прюуса		Not Employed	
employe	ers.	Occupation					
	part time, seasonal, or ployed work.	Employer's name	Macy's Re	etail Holdings, Ir	IC.		
	-	Employer's address	7 West 7th Street Number Street				
	tion may include student emaker, if it applies.					Number Street	
			Cincinnati	Ohio	45202		
			City	State	Zip Code	City State	Zip Code
		How long employed there?	1 year 5 m	onths			
Part 2: 0	Give Details About N	Monthly Income					
			n. If you have	nothing to rep	ort for any line, v	write \$0 in the space. Include	your non-filing
	less you are separated.		,	3 1 3	, , , , , , , , , , , , , , , , , , ,		,
	our non-filing spouse have ce, attach a separate she		combine the	information for	all employers fo	or that person on the lines belo	w. If you need
				For	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befor, calculate what the monthly		2.	\$1,822.30		
3. Estim	ate and list monthly ove	rtime pay.		3.	+ \$0.00		
4. Calcu	ılate gross income. Add li	ine 2 + line 3.		4.	\$1,822.30		

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Debtor 1 Janelle First Name		lmes st Name	Case number known)	(if	
THOUNG	inidale Name	, rumo	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$1,822.30		
5. List all payroll deductions:					
5a. Tax, Medicare, and So	cial Security deductions	5a.	\$288.34		
5b. Mandatory contribution	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	s for retirement plans	5c.	\$54.69	- <u></u> -	
5d. Required repayments	of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support oblig	gations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Spe	ecify:	5h. +	\$0.00 +		
6. Add the payroll deductions +5h.	s. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g 6.	\$343.03		
7. Calculate total monthly ta	ke-home pay. Subtract line 6 from line 4	. 7.	\$1,479.27		
8. List all other income regul	larly received:				
business, profession, o					
	ach property and business showing and necessary business expenses, and come.	8a.	\$0.00		
8b. Interest and dividends	S	8b.	\$0.00		
8c. Family support payme dependent regularly re	nts that you, a non-filing spouse, or a eceive				
Include alimony, spousa divorce settlement, and	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment compe	ensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance cash assistance that you	istance that you regularly receive and the value (if known) of any non- receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retirement	income	8g.	\$0.00		
8h. Other monthly income	Specify:	8h. +	\$0.00 +		
9. Add all other income Add	ines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	h. 9.	\$0.00		
10. Calculate monthly income Add the entries in line 10 for	e. Add line 7 + line 9. r Debtor 1 and Debtor 2 or non-filing spor	10. use	\$1,479.27 +		\$1,479.27
Include contributions from a friends or relatives.	ontributions to the expenses that you library uniform the an unmarried partner, members of your host already included in lines 2-10 or amoun	ousehold, you	r dependents, your roomm		
Specify:					11. + \$0.00
	st column of line 10 to the amount in I ummary of Schedules and Statistical Sumi				12. \$1,479.27 Combined
No.	se or decrease within the year after yo	u file this for	m?		monthly income
Yes. Explain:					

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		Docu	ment Page 35 of 70		
Fill in this infor	mation to identify you	ur case:			
Debtor 1	Janelle	R	Holmes		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg
United States B	Sankruptcy Court for the	ne: Northern [District of Illinois		nowing post-petition chapter 13
Case number			(State)	expenses as or t	the following date:
(If known)				MM / DD / YYYY	,
Official	Form 106J	J			
Schedul	e J: Your Ex	rpenses			12/15
information. If (if known). Ans	more space is neede wer every question.	ed, attach another sheet to this	re filing together, both are equall form. On the top of any additiona		
Part 1: Desc	cribe Your House	hold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a	a separate household?			
	No				
	Yes. Debtor 2 mus	t file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	15 years	No.
					✓ Yes.
	enses include f people other	No			
than yourself and dependents	-	Yes			
Part 2: Estir	nate Your Ongoin	ng Monthly Expenses			
	of a date after the ba		rou are using this form as a supploplemental Schedule J, check the		
		n-cash government assistance i d it on Sc <i>hedule I: Your Incom</i> e			Your expenses
	or home ownership or the ground or lot. 4.		clude first mortgage payments and		\$300.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Janelle R Holmes Case number (if known)
First Name Middle Name Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$175.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$225.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$375.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$50.00
10. Personal care products an	d services	10.	\$50.00
11. Medical and dental expens	ses	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$275.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$180.00
15. Insurance. Do not include insurance dec	ucted from your pay or included in lines 4 or 20.		· · · · · · · · · · · · · · · · · · ·
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$45.00
15d. Other insurance. Specify	<u> </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	
-	an mat implicated in lines 4 on 5 of this forms on an Cabadala I. Varia Income	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		206	<u> </u>

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Debtor 1 Jane		R	Holmes	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Spe	cify: Public Storage				21	\$66.00
22 Calculate	your monthly expenses.					
	nes 4 through 21.					\$1,741.00
	· ·			\$0.00		
	` .	,,	, from Official Form 106J-2			\$1,741.00
	ne 22a and 22b. The result		enses.		22.	
23. Calculate	your monthly net income) .				
23a. Copy	line 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,479.27
23b. Copy	your monthly expenses fro	om line 22 above.			23b	\$1,741.00
	act your monthly expenses		ncome.			(\$261.73)
The r	esult is your monthly net in	come.			23c	
			loan within the year or do y modification to the terms of			
	Explain here:					

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Fill in this information to identify your case:							
Debtor 1	Janelle	R	Holmes				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(,				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Janelle Holmes	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/10/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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1 111 111 111	s information to									
Debtor 1	Janelle		R		Holmes					
Debtor 2	First Na	me	Middle	Name	Last Name)				
(Spouse, it		me	Middle	Name	Last Name)				
United S	states Bankrupto	y Court for the:	Northern	Di	istrict of Illinois					
Case nu	mber				(State	·)				
(If known)										Check if this is
Offic	ial Form	า <u>107</u>							□ a	mended filing
State	ment of	Financia	l Affairs f	for Indiv	iduals F	Filing for	Bankrı	uptcy		12/
informa number	tion. If more s (if known). Ar	pace is neede iswer every q	d, attach a sep uestion.	oarate sheet t	to this form.	On the top o			or supplying co ite your name a	
Part 1:	Give Details	About Your	Marital Status	and Where	You Lived I	Betore				
1. W	hat is your curi	ent marital sta	ıtus?							
	Married									
	ੂ									
_	Not married	years, have yo	u lived anywher	e other than v	where you live	e now?				
_	Not married	years, have yo	u lived anywher	re other than v	where you live	e now?				
_	Not married uring the last 3		u lived anywher u lived in the las		-		now.			
_	Not married uring the last 3		•		-		now.			
_	Not married uring the last 3		•	st 3 years. Do Dates Deb	not include w		now.			otor 2 lived
_	Not married uring the last 3 No Yes. List all o		•	st 3 years. Do	not include w	here you live r	now.		Dates Deb there	otor 2 lived
_	Not married uring the last 3 No Yes. List all o		•	st 3 years. Do Dates Deb	not include w	here you live r	now. s Debtor 1		there	o tor 2 lived as Debtor 1
_	Not married uring the last 3 No Yes. List all c Debtor 1:	of the places yo	•	st 3 years. Do Dates Deb	not include w	Debtor 2:	s Debtor 1		there	
_	Not married uring the last 3 No Yes. List all o	of the places yo	•	Dates Debt there	not include w	here you live r	s Debtor 1		there Same	
_	Not married uring the last 3 No Yes. List all c Debtor 1: 9950 S Ave N Number Street Chicago	of the places yo	u lived in the las	Dates Debt there	not include w tor 1 lived	Debtor 2:	s Debtor 1		there Same	
_	Not married uring the last 3 No Yes. List all c Debtor 1: 9950 S Ave N Number Street	of the places you	u lived in the las	Dates Debt there	not include w tor 1 lived	Debtor 2: Same as Number Stree	s Debtor 1 eet State	Zip Code	there Same From To	as Debtor 1
_	Not married uring the last 3 No Yes. List all c Debtor 1: 9950 S Ave N Number Street Chicago	of the places your state of the places you state of th	u lived in the las	Dates Debt there	not include w tor 1 lived	Debtor 2: Same as Number Stree	s Debtor 1 eet	Zip Code	there Same From To	
_	Not married uring the last 3 No Yes. List all co Debtor 1: 9950 S Ave N Number Street Chicago City 9550 S Yates	of the places your state of the places you state of th	u lived in the las	Dates Debt there	not include w	Debtor 2: Same as Number Stree City Same as	State State	Zip Code	there Same From To	as Debtor 1
_	Not married uring the last 3 No Yes. List all c Debtor 1: 9950 S Ave N Number Street Chicago City	of the places your state of the places you state of th	u lived in the las	Dates Debt there From 10/2 To 12/2	not include w	Debtor 2: Same as Number Stree	State State	Zip Code	there Same From To Same	as Debtor 1
_	Not married uring the last 3 No Yes. List all co Debtor 1: 9950 S Ave N Number Street Chicago City 9550 S Yates	of the places your state of the places you state of th	u lived in the las	Dates Debt Dates Debt	not include w tor 1 lived 2016 2016	Debtor 2: Same as Number Stree City Same as	State State	Zip Code	there Same From To Same	as Debtor 1

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Case number (if known)

Holmes

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1970.92 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$14098.55 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$14000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 \$268 monthly from For the calendar year before that: \$3,216.00 Link (January 1 to December 31, 2015

Debtor 1 Janelle

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Holmes Debtor 1 Janelle __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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Debtor 1	Janelle		R	Holm	nes	Case number (f known)
	First Name		Middle Name	Last I	Name		
Insid corp ager such	ders include your porations of which nt, including one n as child suppor	relatives; an n you are an for a busine	y general partners officer, director, p ss you operate as	; relatives of any generation ; control, control	eneral partners; part or owner of 20% or	nerships of which yo more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to ar	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				· · · · · · · · · · · · · · · · · · ·		
	Number Street						
_	City	State	Zip Code				
insid Inclu	der? ude payments on No	debts guara	or bankruptcy, d unteed or cosigned oenefited an insi	d by an insider.	payments or trans	fer any property or	account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Holmes Debtor 1 Janelle Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Civil Pending Cook County Circuit Court MRC RECEIVABLES CO vs Holmes, Court Name Janelle R On appeal 50 West Washington Street NumberStreet Concluded Case number 60602 Chicago Illinois 2007-M1-131560 City State Zip Code Case title Civil ✓ Pending Cook County Circuit Court JAMES ROSIE L vs Holmes, Janelle R Court Name On appeal 50 West Washington Street NumberStreet Concluded Case number Chicago Illinois 60602 2012-M1-700046 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Janelle	R	Holmes	Case number (if known)	
	First Name	Middle Name	Last Name		
11.		you filed for bankruptcy, dic nake a payment because yo		pank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the detail	ils.			
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street			1999	
			Last 4 digits of account	number: XXXX-	
10	•	State Zip Code	ony of your proporty in the	possession of an assignee for the benefit o	of araditara a court
12.		ustodian, or another officia		possession of all assignee for the benefit t	a creditors, a court-
	✓ No Yes				
Part	5: List Certain Gifts	and Contributions			
13.	Within 2 years before y	ou filed for bankruptcy, did	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the deta	ails for each gift.			
	Gifts with a total va	alue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
					_
	Person to Whom Yo	u Gave the Gift	-		
	Number Street		-		
	City S Person's relationship	State Zip Code	-		
		_			_
	Person to Whom Yo	u Gave the Gift	-		
	Number Street		-		
	,	State Zip Code	-		
	Person's relationship	o to you			

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tor 1 Janelle R	Holmes Case number (if kno	wn)	
First Name Middle Name	Last Name		
Within 2 years before you filed for bankruptcy, di	id you give any gifts or contributions with a total value	of more than \$600	to any charity?
□ No			
No			
Yes. Fill in the details for each gift or contribu	ution.		
Gifts or contributions to charities	Describe what you contributed	Data way	Value
that total more than \$600	Describe what you contributed	Date you contributed	Value
that total more than \$600			
God's House of All Nations	I give \$180 monthly for tithes	03/2017	\$4320.00
Charity's Name	-		
onany o namo			
	-		
8409 S Stony Island Ave	_		
Number Street			
Chicago Illinois 60617			
City State Zip Code			
		_	
6: List Certain Losses			
Within 1 year before you filed for bankruptcy or s	since you filed for bankruptcy, did you lose anything be	cause of theft fire	other disaster or
gambling?	mico you mou io. Dumii upioy, alu you iooo aliyiimig 20		· · · · · · · · · · · · · · · · · · ·
g g .			
✓ No			
Yes. Fill in the details.			
Tes. I ill ill the details.			
Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of propert
how the loss occurred	Include the amount that insurance has paid. List	loss	lost
	pending insurance claims on line 33 of Schedule		
	A/B: Property.		
			-
about seeking bankruptcy or preparing a bankru			anyone you consu
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers,			anyone you consul
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No	ptcy petition?		anyone you consul
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers,	ptcy petition?		anyone you consul
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No	ptcy petition? or credit counseling agencies for services required in your b	oankruptcy.	anyone you consul
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No	ptcy petition?		Amount of
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No	ptcy petition? or credit counseling agencies for services required in your because the property	Date payment	
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm	ptcy petition? or credit counseling agencies for services required in your because the property	Date payment or transfer	Amount of
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
about seeking bankruptcy or preparing a bankru Include any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address None	ptcy petition? or credit counseling agencies for services required in your by Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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Jebtor 1	Janelle	R	Holmes	Case number (if knov	vn)	
	First Name	Middle Name	Last Name			
he	thin 1 year before you filed Ip you deal with your credi not include any payment or	tors or to make payn		your behalf pay or transf	er any property to ar	nyone who promised to
✓	No Yes. Fill in the details.					
	'		Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
	City State	Zip Code	-			
the Inc	e ordinary course of your be clude both outright transfers d transfers that you have alre	usiness or financial a and transfers made as	security (such as the granting o			
	Yes. Fill in the details.		Description and value of property transferred		iny property or received or debts pa ge	Date transfer was made
	Person Who Received Train	nsfer	-			
	Number Street		- -			
	City State Person's relationship to yo	Zip Code ou	-			
	Person Who Received Train	nsfer	-			
	Number Street		- -			
	City State Person's relationship to yo	Zip Code ou	-			
be	thin 10 years before you fil neficiary? nese are often called asset-pr		d you transfer any property to	a self-settled trust or si	milar device of whic	ch you are a
✓	No Yes. Fill in the details.					
	-		Description and value of	of the property transferre	d	Date transfer was made
	Name of trust					

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R Holmes Debtor 1 Janelle Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Public Storage Clothes, furniture and pictues No Name of Storage Facility Name 701 Western Ave Number Street Number Street

Glendale

City

California

91201 Zip Code State

Zip Code

City

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Holmes Debtor 1 Janelle Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Janelle		R		mes	Case	e number <i>(it</i>	known)		
		First Name		Middle Name	Last	t Name					
26.		e you been a part	y in any judic	ial or administ	rative procee	eding under	any environmen	tal law? In	clude settler	nents and ord	ers.
		Yes. Fill in the det	tails.								
					Court or age	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree	t					Concluded
					City	State	Zip Code				
Part	11:	Give Details Al	oout Your B	usiness or C	onnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a b	ousiness or	have any of the	following c	onnections t	o any busines:	s?
					-		activity, either furthership (LLP)	ull-time or p	art-time		
		A partner in a				a naomity pa	. a 1010 mp (LL1)				
		_		naging executi	-		oration				
	_	_		f the voting or		ies of a corp	orauon				
		No. None of the a Yes. Check all tha				v for each b	ousiness.				
					Descri	be the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
				7. 0 1	Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	То	
					Descri	be the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	Even	т-	
		Oity	State	Zip Code					From	To	
					Descri	be the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	From	To	
		,	0.0.0	p					1 10111	To	

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Deb	otor 1 Janelle	R	Holmes	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you fi creditors, or other parties.	led for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details be	elow.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City Sta	te Zip Code	_	
Pari	t 12: Sign Below			
1	true and correct. I understan	d that making a false sta i in fines up to \$250,000,	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of			Signature of Debtor 2
	Date 3/10/2	017		Date
ı	Did you attach additional pag	ges to Your Statement o	f Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes			
ı	Did you pay or agree to pay s	omeone who is not an a	ttorney to help you fill out b	pankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1		ddle Name	Holmes Last Name	Case number (if	known)				
	Additional Page								
.Within	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?								
		Nature of the	case Cou	ırt or agency		Status of the case			
	Case title Credit Union vs Holmes, Janelle F Case number 2009-M1-153354	Civil	Cou 50 Nur	ok County Circuit Country Name West Washington Street Cago Illinois State		Pending On appeal Concluded			
	Case title THOMAS MAXINE vs Holmes, Jan R Case number 2016-M1-713653	Civil elle	Cou 50 Nur	ok County Circuit Cour urt Name West Washington Stre nberStreet cago Illinois		Pending On appeal Concluded			

City

State

Zip Code

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Fill in this information to identify your case:							
Debtor 1	Janelle	R	Holmes				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. Creditor's No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Janelle	R	Holmes	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Person	onal Property Leases	;		
For any informa	unexpired personal property l	ease that you listed in S ate leases. Unexpired le	Schedule G: Executory (re still in effect; the lease pe	ises (Official Form 106G), fill in the priod has not yet ended. You may
Des	scribe your unexpired personal	property leases		Will t	he lease be assumed?
Les	sor's name:				lo ′es
	scription of leased perty:				
Les	sor's name:			느 느 느 느 느 느 느 느 느 느 느 느 느 느 느 느 느 느 느	vlo Ves
	scription of leased perty:				
Les	sor's name:			<u> </u>	vlo Ves
	scription of leased perty:				
Les	sor's name:			느 .	lo ′es
	scription of leased perty:				
Les	sor's name:			느 .	vlo Ves
	scription of leased perty:				
Les	sor's name:			날.	lo 'es
	scription of leased perty:				
Les	sor's name:			<u> </u>	lo ′es
	scription of leased perty:				
Part 3:	Sign Below				
	er penalty of perjury, I declare erty that is subject to an unex		y intention about any p	roperty of my estate that sec	cures a debt and any personal
_	/s/ Janelle Holmes		X Sign	ature of Debtor 2	
51	ignature or Debtor 1		Sign	ature or Debtor 2	
D	ate 3/10/2017 MM/DD/YYYY		Date	MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dist	nct of illinois	
In re	Janelle R Holmes		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
			ON OF ATTORNEY F	
C	ompensation paid to me within on	e year before the filing of the	tify that I am the attorney for the abo e petition in bankruptcy, or agreed to plation of or in connection w ith the	be paid to me, for services
F	or legal services, I have agreed to a	ccept		\$1,415.00
Р	rior to the filing of this statement I	have received		\$0.00
В	alance Due			\$1,415.00
2. T	he source of the compensation pai	d to me was:		
	Debtor	Other (specify	y)	
3. T	he source of the compensation pai	d to me is:		
	✓ Debtor	Other (specify	y)	
4.	I have not agreed to share the a members and associates of my		on with any other person unless the	ey are
		w firm. A copy of the agreer	with a other person or persons who a ment, together with a list of the name	
5. In			gal service for all aspects of the bank g advice to the debtor in determinin	
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may b	pe required;
	c. Representation of the debto	r at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;
6. B	y agreement with the debtor(s), the	e above-disclosed fee does	not include the following services:	
		CERTIFI	CATION	
	ertify that the foregoing is a comple (s) in this bankruptcy proceedings.	ete statement of any agreem	ent or arrangement for payment to n	ne for representation of the
	3/10/2017		/s/ Elizabeth Placek	
	Date		Signature of Attorney	
			Semrad Law Firm	
		-	Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Holmes, Janelle R	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	ΓRIX
T knowledg	The above named Debtors hereby verify to be above named Debtors hereby named Debtors here	that the attached list of creditors is to	rue and correct to the best of their
Date:	3/10/2017	/s/ Holmes, Janelle Holmes, Janelle	
		Signature of Del	

MRC Receivable Corp c/o: Arthur B Adler & Assoc 25 E Washington Chicago, IL, 60602

Blatt Hasenmille Leibsker 10 S Lasalle, Ste 2200 Chicago, IL, 60603

Rosie, James 213 E 113th St Chicago, IL, 60628

Credit Union 1 9441 S Kedzie Ave Evergreen Pk, IL, 60805

Fichter, Paul B 450 E 22NDST#250 Lombard, IL, 60148

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Holmes, Janelle 9540 S Yates Blvd Chicago, IL, 60617

MICHAEL W STUTTLEY 900 RIDGE ROAD 2FL Homewood, IL, 60430

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville, OH, 43081

Blatt, Hasenmiller, Leibsker & Moore, LLC 10 S La Salle St Suite 2200 Chicago, IL, 60603 Cash Net USA 200 W Jackson Blvd Fl 14 Chicago, IL, 60606

Peoples Gas 200 E. Randolph Chicago, IL, 60601

EASTERN ACCOUNT SYSTEM PO Box 837 Newtown, CT, 06470

Comcast p.o. box 196 Newark, NJ, 07101

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

MACYS PO Box 9475 Minneapolis, MN, 55440

GC Services Limited Partnership Po Box 3026 Houston, TX, 77253

US Department of EDUCATION P.O. Box 16448 C/O Julie Yang Saint Paul, MN, 55116 B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

	Norther	n District of Illinois	
n re	Janelle R Holmes	Case No.	
	Debtor	Chapter	(If known) Chapter 7
	DISCLOSURE OF COMPENS	ATION OF ATTORNEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filir rendered or to be rendered on behalf of the debtor(s) in a	no of the petition in bankruptcy, or agreed t	o he naid to me for services
	For legal services, I have agreed to accept		\$1,415.00
	Prior to the filing of this statement I have received		\$0.00
	Balance Due		\$1,415.00
2.	. The source of the compensation paid to me was:		***************************************
	☑ Debtor ☐ Other	(specify)	
3.	The source of the compensation paid to me is:		
	✓ Debtor Other	(specify)	
4.	I have not agreed to share the above-disclosed commembers and associates of my law firm.	pensation with any other person unless the	y are
	I have agreed to share the above-disclosed compensionembers or associates of my law firm. A copy of the the people sharing in the compensation, is attached	agreement, together with a list of the name	are not es of
5.	In return for the above-disclosed fee, I have agreed to real. Analysis of the debtor's financial situation, and rebankruptcy;	nder legal service for all aspects of the bank endering advice to the debtor in determining	ruptcy case, including: g whether to file a petition in
	b. Preparation and filing of any petition, schedules,	statements of affairs and plan which may b	e required;
	c. Representation of the debtor at the meeting of cr	editors and confirmation hearing, and any a	edjourned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee	e does not include the following services:	91-
	CE	ERTIFICATION	
l debte	certify that the foregoing is a complete statement of any a or(s) in this bankruptcy proceedings.	agreement or arrangement for payment to m	ne for representation of the
	3/10/2017	/s/ Elizabeth Placek	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1415.00 afterney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

Janelly Here

or

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Client Janes	How Client	 10000000000000000000000000000000000000
Attorney		

Date: 3/10/2017

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Debtor 1 Janelle	R	Holmes	Case number (if know	n)	
First Name Part 6: Answer These Que	Middle Name estions for Reporting Purpo	Last Name			
16. What kind of debts do you have?	16a. Are your debts primal "incurred by an individ No. Go to line 16b Yes. Go to line 17. 16b. Are your debts primal	rily consumer debt lual primarily for a p rily business debts or investment or thr	ersonal, family, or housel ? Business debts are deb ough the operation of the	hold purpose." ots that you incurred to c e business or investmen	obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the No.	pter 7. Do you estima	8. That after any exempt proble to distribute to unsecure	operty is excluded and adr ed creditors?	ninistrative
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,00	00
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 \$1,000,000,001- \$10,000,000,001 More than \$50 bi	\$10 billion -\$50 billion
^{20.} How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 \$1,000,000,001- \$10,000,000,001 More than \$50 bi	\$10 billion -\$50 billion
Pantra Sign Below			etterorismuskoj kristinisti pieti pietikoj principali koj suksi presidenti principali kristinisti suksi principali		
For you	I have examined this petition correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents me out this document, I have of I request relief in accordance I understand making a false connection with a banking both. 18 U.S.C. §§ 152, 133.	r Chapter 7, I am aw ode. I understand the e and I did not pay of btained and read the with the chapter of statement, conceal cy case can result in	vare that I may proceed, if e relief available under ea or agree to pay someone v e notice required by 11 U of title 11, United States C ing property, or obtaining on fines up to \$250,000, o	eligible, under Chapter ich chapter, and I choose who is not an attorney to i.S.C. § 342(b). Code, specified in this per gronney or property by formal in the second content of the second content in the second content of the second content in	7, 11,12, or 13 e to proceed help me fill etition.
	/s/ Janelle Holmes Signature of Debtor 1 Executed on 3/10/2	through 1	Signature of Executed of		

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Fill in this infor	mation to identify your	casei		
Debtor 1	Janelle	R	Holmes	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the	: Northern [District of Illinois	9000000AF33800
Case number (If known)			(State)	PROPORTING AND
Official	Form 106D	ec		Check if this is a amended filing
Declarat	ion About an	Individual Debto	r's Schedule:	es 12/18
if two married	people are filing toget	ther, both are equally responsi	ble for supplying corre	rrect information.
U.S.C. §§ 152,	1341, 1519, and 3571. Below	neone who is NOT an attorney	hali kalingulan yang ang ang ang ang ang ang ang ang ang	o to \$250,000, or imprisonment for up to 20 years, or both. 18
Yes. N	Vame of person		Attach Bankruptcy : Signature (Official F	lcy Petition Preparer's Notice, Declaration, and
			orginator of moral y	27 OM 110J.
Under per that they	nalty of perfury, I decis are true and correct.	are that I have read the summa	ary and schedules filed	ed with this declaration and
/s/ Janeli Signature o	le Holmos And	Mr Horman	★ Signature	ture of Debtor 2
Date 3/10	/2017 /DD/YYYY		Date M	MM/DD/YYYY

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ebtor 1	Janelle	R	Holmes	Case number (if known)
	First Name	Middle Name	Last Name	
8. Wit cre	thin 2 years before you ditors, or other partie	filed for bankruptcy, did y s.	/ou give a financial state	ment to anyone about your business? Include all financial institutions,
図	No Yes. Fill in the details	below.		
ii			Date issued	
	Name		MM/DD/YYYY	
	Number Street	WENNESS AND A STATE OF THE STAT	········	
	City S	State Zip Code		
an 12.	Sign Below			
a bar	nkruptcy case can resi	ult in fines up to \$250,000,	or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o	of Debtor 1 //		Signature of Debtor 2
	Date 3/10	12007		Date
 .				
Did y	ou attach additional p	ages to Your Statement of	f Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
I	4o			
	/es			
Did y	ou pay or agree to pay	someone who is not an at	ttorney to help you fill ou	it bankruptcy forms?
******	40			
	Yes. Name of person			

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	Janelle	R	Holmes	Case number (if	
1	First Name	Middle Name	Last Name	known)	
DESCRIPTION OF THE PROPERTY OF	NAMES OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY.	ed Personal Property Lea			
informa	ition below. Do not lis	property lease that you listed at real estate leases. Unexpire al property lease if the truste	d leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	
De	scribe your unexpired	personal property leases		Will the lease be assumed?	
Les	sor's name:			☐ No ☐ Yes	
	scription of leased perty:			E-100	
Les	sor's name:			No Pyes	
	scription of leased perty:			Yes	
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:	en der kondekkjelden og skalengen skriveringen som en som en skalengen en skalengen skalen skriver en en en sk		No Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	:
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:			venues	
Les	sor's name:			No Yes	2
	cription of leased perty:			CLAMA	
Part 3:	Sign Below				
Unde	r penalty of persury, I erty that is subject to	declare that I have indicated an unexpired lease.	my intention about any p	property of my estate that secures a debt and any personal	
-	s/ Janelle Holmes	Aule Hors	Sign	nature of Debtor 2	
Da	ate 3/10/2017/ MM/DD/YYYY		Dat	⇒ <u>MM/DD/YYYY</u>	

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

in re:	Holmes, Janelle R	Carrall				
	Debtor(s)	Case No.	- Case No.			
		Chapter.	Chapter7			
	VERIF	ICATION OF CREDITOR MAT	RIX			
T nowledge	he above named Debtors hereby ver	ify that the attached list of creditors is tru	ue and correct to the best of their			
owicag.	c.					
ate:	3/10/2017	/s/ Holmes, Janel	Daren Henre			
		Holmes, Janelley Signature of Debi	17/			

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Debtor 1		R	Holmes	Case number (il known)		
	First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or	
Do no under	ployment compensation of enter the amount if you co the Social Security Act. Inste	ntend that the amount re ad, list it here:	ceived was a benefit	\$0.00	non-filing spouse	
For yo	our spouse		\$0.00 \$0.00			
9.Pensi	on or retirement income. [it under the Social Security Ac	Do not include any amoui	nt received that was a	\$0.00		
10. Inco amou payme interna	me from all other sources nt. Do not include any benef ents received as a victim of a ational or domestic terrorism. and put the total below.	not listed above. Specify its received under the Soc war crime, a crime agains	dal Security Act or			
Total a	amounts from separate page	s, if any.		+\$0,00	†	
11. Calc	culate your total current m	onthly income. Add line	s 2 through 10 for	\$1,282.84		= \$1,282.84
	mn. Then add the total for C	olumn A to the total for C	Column B.			911.00.103
	Determine Whether the	Mooro Test Applica				Total current monthly income
	ilate your current monthly opy your total current month		llow these steps:	Copy line	11 here →	\$1,282.84
ħ	Multiply by 12 (the number o	f months in a year).			l	X 12
12b. T	he result is your annual inco	ne for this part of the for	n.		12b.	\$15,394.08
3 Calcul	ate the median family inco	ome that applies to you	Follow these steps:			
Fill in ti	he state in which you live.		Illinois			
	ne number of people in your		2			
househ			e e es		13.	\$65.659.00
instruct	a list of applicable median in tions for this form. This list m	icome amounts, go onlin lay also be available at the	e using the link specified in a bankruptcy clerk's office.	the separate		**************************************
4. How d	lo the lines compare?					
14a. 🗸	Line 12b is less than or ed Go to Part 3.	qual to line 13. On the top	of page 1, check box 1, Th	nere is no presumption of abu	se.	
14b.	Line 12b is more than line Go to Part 3 and fill out Fo	13. On the top of page orm 122A-2,	1, check box 2, The presum	ption of abuse is determined t	oy Form 122A-2.	
ant 3: S	Sign Below					
By sig	ning here, I declare under pe	nalty of perjury that the in	formation on this statement	and in any attachments is tru-	e and correct	
	101			are in any enaciments to be	e and conect.	
	s/ Janelle Holmes	nuleation	X X			:
_	nature of Debtor 1		Signa	ture of Debtor 2	**************************************	:
Da	te 3/10/2017) MM/QD/YYYY		Date	3/10/2017 MM/DD/YYYY		:
lf yo If yo	u checked fine 14a, do NOT u checked line 14b, fill out F	fill out or file Form 122A- orm 122A-2 and file it wit	2. h this form.			: